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ABSTRACT

A handbook of information for foreign students, visiting scholars, and visiting faculty members is presented by Murray State University (Kentucky). The following topics are covered: academic life, automobiles, the Center for International Programs, child care, credential (transcript) evaluation, emergencies, employment, English language, finances, health, housing, the Immigration and Naturalization Service, laundry and dry cleaning, legal concerns, U.S. life and customs, libraries and research, mail, religious life, elementary and secondary schools, shopping and restaurants, telephone and telegrams, testing, tourism and leisure activities, transportation, travel outside the United States, tutoring, weather, and campus resources. Maps of the university and of the city of Murray are provided, along with a glossary, and sample budget planning sheets for on-campus and off-campus students. (SW)

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HANDBOOK
AND
RESOURCE DIRECTORY
FOR
INTERNATIONAL
STUDENTS AND SCHOLARS

MURRAY STATE UNIVERSITY
MURRAY, KENTUCKY

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Handbook and Referral Guide
for
International Students and Scholars

Revised
Summer '87

A Handbook of Information for International Students,
Visiting Scholars, Faculty Members, and Immigrants

Murray State University
Center for International Programs
1985

Special thanks to Deborah Cook, Carolyn Green, the Faculty Resource Center, and Murray State Printing Services.

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INTRODUCTION

WELCOME

Welcome to Murray State University! Whether you are here as a student, scholar, or visiting faculty member, this directory is designed to help you locate the resources and services you will need while you are here, and to answer some of your questions.

If you are unable to find an answer to your questions, or need to be referred to another agency, please contact the Center for International Programs, 762-3089. The CIP is located on the ground floor of Ordway Hall.

NOTICE TO STUDENTS:

This guide should be used in combination with:

1. The MSU Student Handbook
2. The undergraduate or graduate catalog

Both of these publications contain important information and regulations of the university that you will need to know. You should have a copy of each book as soon as you begin your program.

NOTICE TO VISITING FACULTY AND SCHOLARS:

This guide should be used in combination with the MSU Faculty Handbook.

Check with the department to which you are assigned for specific questions about office procedures.

Alphabetical listing

Agricultural engineering shop building 24
Applied Science and Technology Building 17
Blackburn Science Building 19
Business Building 4/5
Carman Pavilion 58
Carr Health Building 35
Central Heating and Cooling Plant 20
Ceramics Laboratory 22
Clark Hall 46
College Courts (married housing) 45
- A 700 unit
- B 800 unit
- C 800 unit
- D 500 unit
- E 900 unit
- F 400 unit
- G 200 unit
- H 100 unit
- I 300 unit
- J 1000 unit
- K 1100 unit
- L 1200 unit

Cutchin Recreational Complex 40
Doran House 68
Doyle Fine Arts Center 15
Early Childhood Center 62
Elizabeth Hall 42
Faculty Hall 10
Football Practice Field 57
Franklin Hall 48
Gatlin House 65
General Services Building 59
Greenhouse 23
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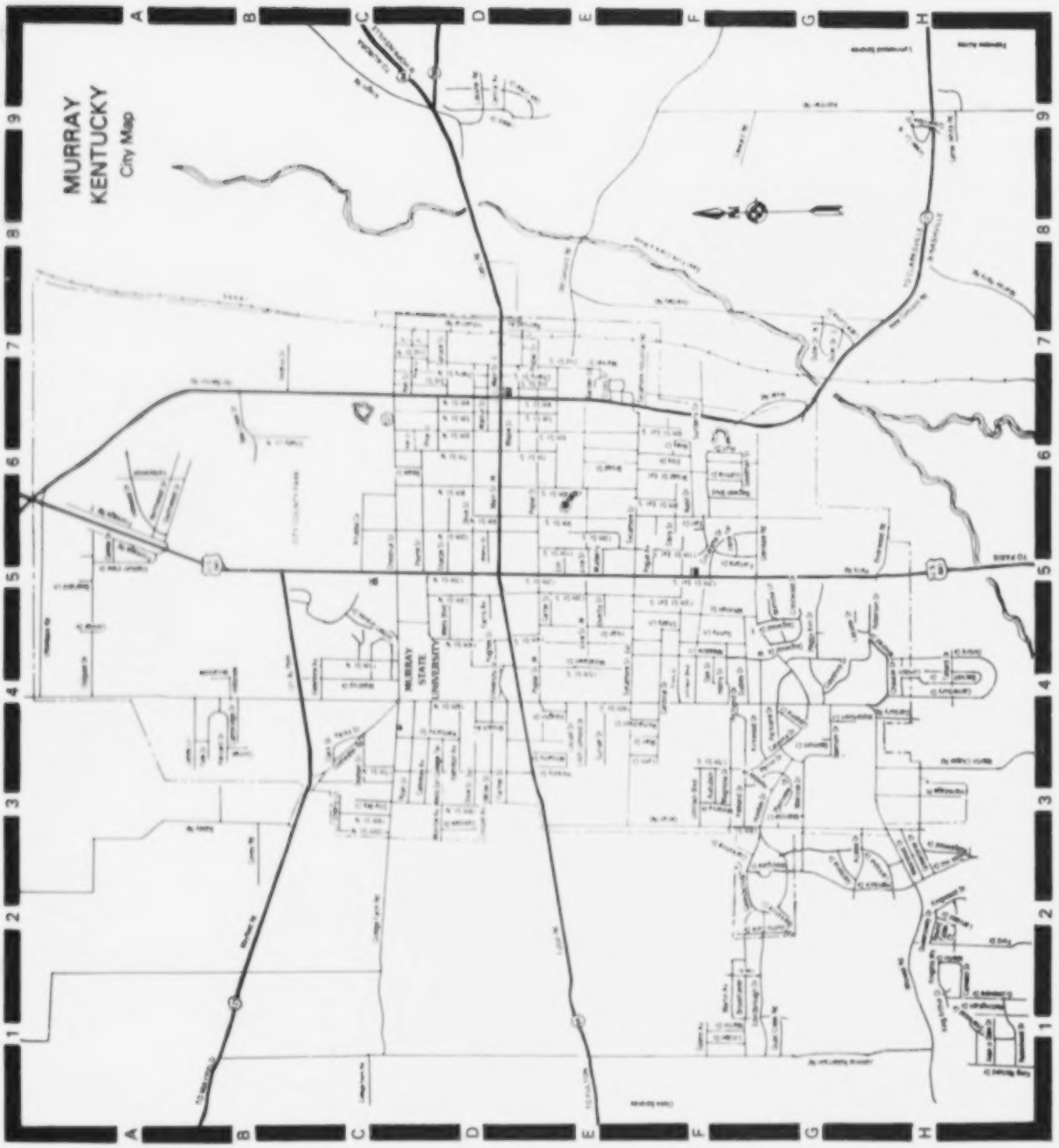
Hancock Biological Station 64
Hart Hall 50
Hester Hall 44
Home Management House 34
Housing Office 51
Howton Building 21
Industrial Education Building 16
Lovett Auditorium 14
Lowry Center 8
Mason Hall 37
MSU Laboratory and Demonstration Farm 54
Murphy's Pond 61
Nash House 66
National Museum of Boy Scouts of America 32
North Farm 55
North Tennis courts 69
Oakhurst (president's home) 1
Ordway Hall 30
Physical Plant Complex 52
Pogue Special Collections Library 7
Proposed recreational complex 67
Public Safety Department Building 26
Racer Arena 36
Reagan Baseball Field 27
Regents Hall 39
Richmond Hall 47
Simpson Child Development Center 33
South Tennis courts 41
Sparks Hall (administrative offices) 2
Special Education Building 12
Springer Hall 49
Stewart Stadium 56
Stubblefield Monument 11
Swann Hall 25
University Bookstore (2nd floor, University Center) 28
University Center 29
University Power Station 60
Waterfield Library 13
Wells Hall 9
Wells Monument 18
West Kentucky Livestock and Exposition Center 53
White Hall 38
Wilson Hall 6
Winslow Cafeteria 43
Woods Hall 31
Wrather West Kentucky Museum 3

Numerical listing

1 Oakhurst (president's home)
2 Sparks Hall (administrative offices)
3 Wrather West Kentucky Museum
4 Business (north)
5 Business (south)
6 Wilson Hall
7 Pogue Special Collections Library
8 Lowry Center
9 Wells Hall
10 Faculty Hall
11 Stubblefield Monument
12 Special Education Building
13 Waterfield Library
14 Lovett Auditorium
15 Doyle Fine Arts Center
16 Industrial Education Building
17 Applied Science and Technology Building
18 Wells Monument
19 Blackburn Science Building
20 Central Heating and Cooling Plant
21 Howton Building
22 Ceramics Laboratory
23 Greenhouse
24 Agricultural engineering shop building
25 Swann Hall
26 Public Safety Department Building
27 Reagan Baseball Field
28 University Bookstore (2nd floor, University Center)
29 University Center
30 Ordway Hall
31 Woods Hall
32 National Museum of Boy Scouts of America
33 Simpson Child Development Center
34 Home Management House
35 Carr Health Building
36 Racer Arena
37 Mason Hall
38 White Hall
39 Regents Hall
40 Cutchin Recreational Complex
41 South Tennis courts
42 Elizabeth Hall
43 Winslow Cafeteria
44 Hester Hall
45 College courts (married housing)
- A 700 unit
- B 800 unit
- C 800 unit
- D 500 unit
- E 900 unit
- F 400 unit
- G 200 unit
- H 200 unit
- I 300 unit
- J 1000 unit
- K 1100 unit
- L 1200 unit

46 Clark Hall
47 Richmond Hall
48 Franklin Hall
49 Springer Hall
50 Hart Hall
51 Housing Office
52 Physical Plant Complex
53 West Kentucky Livestock and Exposition Center
54 MSU Laboratory and Demonstration Farm
55 North Farm
56 Stewart Stadium
57 Football Practice Field
58 Carman Pavilion
59 General Services Building
60 University Power Station
61 Murphy's Pond
62 Early Childhood Center
63 Hamilton Avenue Field
64 Hancock Biological Station
65 Gatlin House
66 Nash House
67 Proposed recreational complex
68 Doran House
69 North Tennis courts

MURRAY
STATE UNIVERSITY


MURRAY
KENTUCKY
City Map
MURRAY STATE UNIVERSITY

Bank of Murray
Member FDIC

Alan-a-Dale Dr. 1-H
Aldritten Rd. 9-F,H
Andrus Dr. 7-B
Arcadia Cir. 5-C
Ash St. 6,7-C
Audubon Dr. 3-F
Azalea Dr. 3-G
Bagwell Blvd. 6-F
Bailey Rd. 3-B
Beale St. 6-C
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Belmont Ct. 4-G
Belmont Dr. 4-G
Berkshire Ct. 2-G
Blair St. 4-E
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Broach Av. 4-D,E
Broad St. 6-E,F
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Brookhaven Dr. 2-F
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Riley Ct. 6-F
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Riverwood Rd. 5-H
Roberson Dr. 5-G
Robinhood Dr. 1-H
Round Table Ct. 2-H
Ryan St. 3-C
Salter White Rd. 9-H
Sha-Wa-Ct. 3-C
Shady Ln. 5-F
Shady Ln. N. 6-B
Sharpe St. 5-D
Sherry Ln. 3-C
Shorewood Dr. 1-H
Southwood Dr. 6-A
Spann Av. 1-F
Spruce St. 7-D
Stadium View Dr. 5-A
Steward Rd. 9-F
Story St. 4,5-F
Sunberry Cir. 6-F
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Utterback Rd. 4,5-A
Valentine Av. 4-C
Valleywood 6-A
Vaughn Dr. 4-E
Vine St. 5,6-E
Vine St. W. 5-E
Waldrop Dr. 4-C
Walnut St. 5,6-D
Watertown Ln. 4-G
Wells Blvd. 5-D
Wells Ext. 3-D
West Dr. 9-D
Westgate Dr. 3-G
Westwood Dr. 3-H
Whitnell St. 5-F
Williams St. 3-E
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Woodlawn St. 4-E
Woodside 4-B
Yale Dr. 4-B
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2nd St. S. 7-E
3rd St. 7-C
3rd St. S. 7-D,F
4th St. N. 7-D
4th St. S. 6-D,F
5th St. N. 6-D
5th St. S. 6-E
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11th St. S. 5-E,F
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12th St. N. 5-C,D
12th St. S. 5-E
12th St. Ext. S. 5-E
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16th St. N. 4-A,D
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17th St. S. 3-F
18th St. N. 3-C,D
18th St. S. 3-E,H
19th St. N. 3-C
20th St. N. 3-C
121 By Pass 4-B

ACADEMIC LIFE

ADVISORS

All students will have an academic advisor assigned to them when they enroll in a degree program. Your advisor will be a faculty member in your department, and he or she will assist you each semester in choosing the type and number of courses you should take. (Many of your courses will be required.)

Before you add or drop a class, or change your schedule in any way, you should seek the approval of your advisor.

Graduate students should bring a copy of their undergraduate transcript the first time they visit their advisor.

You may request to change your advisor under certain circumstances.

To help your advisor do the best job of advising you, try to present a total picture of your educational plans during your first few meetings. Do you plan to go on for a Master's degree? A Ph.D.? If you do, your advisor can suggest courses you should take to prepare yourself for advanced study. Do you plan to return home immediately upon graduation? Will you teach, or work? What are the biggest manpower needs in your country? Perhaps an internship or a period of practical training after graduation would be very useful for you. By giving your advisor a clear picture of what you plan to do, he or she can guide you toward the most suitable courses.

GLOSSARY OF "UNIVERSITY LANGUAGE"

CREDIT HOUR	Courses are given credit hour values. Many courses are 3 credit hours. This means that the course meets for approximately 3 hours each week during the semester. (A 4 hour course meets for 4 hours each week, etc.)
SEMESTER	The school year at Murray State University is divided into two semesters. The semester is approximately 16 weeks long. The Academic Year consists of Fall Semester (August to December) and Spring Semester (January to May).

SYLLABUS	When you begin a class, you will receive a syllabus during the first class meeting. The syllabus lists information about the course, the books you will use, the professor's name, office and phone number. Usually there is a general outline of how the course will proceed, and sometimes assignments and dates of examinations are included.
"QUIZ"	An informal examination, shorter in length than a regular examination.
MID-TERM	A Mid-Term is a major examination given in many classes in the middle of the semester. This examination is usually given before the final drop date.
DROP-DATE	Students may choose not to take (drop) a course up to a certain date each semester. However, you must remember that: 1) as a foreign student, you must remain full-time 2) if you drop a course, you usually do NOT receive your tuition money back. After the drop-date, it is not possible to drop a course. Check the schedule of classes for the final drop-date.
FINAL	This is the last, major examination of the semester. There is one week set aside at the end of the semester for final exams. A final is a long exam which sometimes lasts as long as two or three hours. Not all professors choose to give final exams. Some will assign research papers instead.
COMPREHENSIVES ("COMPS")	Examinations required by most departments before a student can receive a master's or doctor's degree. The exams test the student's knowledge of his or her entire field of study.
RESEARCH PAPER	This is a major paper which can be from 5 to 25 pages in length. In order to write this paper, a student must select an approved topic, somewhat narrow in scope, and do research in the library. Papers are to be typed, and there are manuals in the bookstore to show you how, or you can hire a typist instead.
CURRICULUM	This refers to the program which you are following and the courses required to complete the program. A curriculum can also include internships, research, and writing a thesis, etc. There are required courses and elective courses in most curricula.

REQUIRED COURSE	These are courses that each student seeking a particular degree must take.
ELECTIVE COURSE	These are courses that you will receive credit for, and which will count toward your degree, but the subjects may be outside your major field.
PROBATION	Students with twelve or more quality points below a 2.0 GPA are considered on probation. If you are on probation, you must earn a 2.0 GPA for the courses you are currently taking, or you will be dropped from school the next semester. An "academic warning" is given to students with one through eleven deficit quality points, and students are asked to improve their GPA.
COLLEGE	The University is divided into major divisions known as "Colleges." The Colleges at Murray State are The College of Business & Public Affairs, The College of Creative Expression, The College of Education, The College of Humanistic Studies, The College of Science, and The College of Industry & Technology. (In many other countries, these divisions are called "Faculties.")
DEPARTMENT	Within each College are several departments, which specialize in a certain subject. For example, the Department of Agriculture, the Department of Music, the Department of Business, etc.
TRANSCRIPT	A record of students grades. An "official transcript" is sealed by the issuing institution, and normally sent directly to the school or office requesting it.
UNDERGRADUATE	These are students who are studying for their first degree at the University. During the first year, students are called Freshmen; the second year, Sophomores; the third year, Juniors, and their last year, Seniors. The undergraduate degree is the Bachelor's degree.
GRADUATE	These are students who have already received a Bachelor's degree, or the equivalent of a U.S. Bachelor's degree. The graduate degree offered at Murray State is the Master's degree. A Doctoral degree is available at some universities.
UNIVERSITY ORGANIZATION	There are basically two aspects to the University: Administrative and Academic. The Administrative branch deals with the running of the university on a day-to-day basis. People who deal with Student Affairs, Financial Aid, Admissions and who preside over the University are administrative staff.

The Academic branch includes the Colleges, Departments, etc. Within these, you will find the professors, associate professors and assistant professors, as well as lecturers and graduate assistants. (TA = Teaching Assistant, GA = Graduate Assistant)

The head of the University is the President (Dr. Kala Stroup). There are several Vice-Presidents (Student Development, Academic Affairs, Relations and Development, etc.)
The head of a College is the Dean.
The head of a Department is the Chairman.

GRADE POINT AVERAGE

Your performance is evaluated with grades of A, B, C, D, or E. The grades A through E are given a numerical value (A = 4, E = 0). Your grade point average is computed by taking the grade you receive for a course and multiplying its numerical value by the number of credit hours for the course. Then total and divide.

EXAMPLE:	Eng 100	3 hours X B (3 pts.) =	9
	Chem 202	3 hours X A (4 pts.) =	12
	Math 305	3 hours X B (3 pts.) =	9
	IDC 200	3 hours X C (2 pts.) =	6
		12 hours	36 points

Now, divide the total points by the total hours. 36 points divided by 12 hours = 3.0, the GPA for the semester.

REGULATIONS

Certain acts are considered to be academic dishonesty, and are not permitted at Murray State University. Cheating, plagiarism (submitting another person's work as one's own, or doing work for someone who will receive academic credit for it) are all not permissable.

Academic dishonesty includes copying exam papers, assignments or term papers, and presenting material as if it were your own. When you write papers and reports, any ideas or works that are not your own must be acknowledged with footnotes. (Footnotes give credit to the original author of a quotation or an idea.)

Disciplinary action may be taken against students who cheat, beyond the discipline of the classroom teacher. Students may be required to attend a judicial hearing, and if found guilty could be expelled from school.

AUTOMOBILES

REQUIRED INSURANCE

Liability insurance for a car is required by law. If you own an automobile in Kentucky, you must purchase liability insurance. Collision insurance is not required, but recommended. Look in the "yellow pages" of the phone book to locate insurance agents, or ask a friend to refer you. Compare rates with several companies before buying. Remember, the owner of a car is responsible for any damages incurred while driving.

LICENSE, CAR TITLE, PLATES

A Kentucky driver's license is required after 30 days residency. The driving test may be taken at the Circuit Court Clerk's Office, at the Court House Annex, on the corner of Maple and South 4th Streets, downtown.

A car title which is given to you at the time of car purchase must be recorded at the County Court Clerk's Office located in the Courthouse (on "the Square," downtown). License plates for the car are also purchased at this office, for $13.50 every year.

MSU PARKING STICKER

If you have a car, and want to park in campus parking lots, you must purchase an MSU parking sticker at the Public Safety Office. The stickers cost $4.00, and are color-coded according to your status.

Red, brown or yellow stickers are for students, depending if a student commutes to school from off campus, lives in the residence halls, etc. Blue stickers are for faculty and staff.

Be sure to only park in parking lots that show your sticker color on the sign at the entrance of the lot, or you must pay a fine.

RENTAL AND PURCHASE

If you have a Kentucky driver's license, and a good credit rating (for example, if you have a major credit card like Visa or Master Card) you are probably eligible to rent or lease a car. Check with the larger local car dealerships about terms for short and longer-term rental.

If you are bu, ng a car, the key word is CAUTION. There are several car dealerships in the area that sell new or used cars that are very reputable. These dealerships will service your car if it needs repair after purchase. You must pay for repairs unless you have a manufacturer's warranty that states otherwise.

If you buy a used car from a private dealer, be very careful to check the vehicle before purchase. If you are an inexperienced car buyer, bring along a friend who knows about the mechanical workings of automobiles to inspect the car for you. An honest car dealer should be happy to let you inspect all parts of the car and ask questions before you buy.

TAXES

There is a 5% sales tax on automobiles in Kentucky. If you buy a car in Kentucky, you will pay the sales tax at the time of purchase. If you have purchased your car in another state, you must pay the 5% tax when you register your title at the courthouse. (This is true even if you have owned your car for several years in another state.)

CENTER FOR INTERNATIONAL PROGRAMS

At the Center for International Programs, a Foreign Student Advisor is available to help you with the many special concerns and needs you will have while you are studying at Murray State. You are always welcome!

Drop by the Center, on the ground floor of Ordway Hall, during office hours, or call to make an appointment. The phone number is 762-3089.

SERVICES FOR INTERNATIONAL STUDENTS

* Orientation sessions and workshops for new students.

* Liason with Immigration & Naturalization Service. At the Center for International Programs, you can obtain assistance in filing for practical training, transfer, replacement of lost documents, etc. Forms I-538, I-102, etc. are available at the Center.

* A monthly newsletter for international students called International Communiqué keeps international students informed about activities and programs on campus, special opportunities, immigration concerns and announcements.

* Counseling and referral services. Personal and cross-cultural counseling is available on a confidential basis to all students. If you need to talk to someone, call the Foreign Student Advisor to make an appointment. If necessary, you may be referred elsewhere for help.

* Information: if you are unsure of which office or agency to contact for a particular concern, contact the Center for International Programs for assistance.

* Letters of certification for government loans, money exchange

re-entry into the U.S., invitations to visit the U.S., etc., are all available at the Center.

* Sponsorship of programs and activities with an international content. Lectures, the annual International Day and International Buffet, short field trips for international students are examples of some activities.

* Sponsorship of the MSU International Student Organization (ISO). The ISO annually elects new student officers, and sponsors activities throughout the year, by and for international students.

* Services for International Scholars: International scholars, faculty, and visitors on campus may also receive immigration assistance, referral and information services at any time during the office hours.

CHILD CARE

If you need child care, you can choose individual or group care for your child.

Group care, usually called DAY CARE CENTERS, requires registration of your child with the Center first. After you register your child, there is sometimes a waiting list, as day care centers usually have maximum enrollments. You will pay for day care service at a rate determined by the number of children you have, how often they attend, etc. Most day care centers have fixed routines for children that include playtime, snacks and meals, craft activities, quiet times, and outdoor play. Usually, children must be 3 years old or toilet trained before they are accepted at a day care center, unless the center accepts infants.

PRESCHOOLS are another form of group care. Not intended to be full-time child care facilities, preschools usually only meet part of the day for two or three days a week. Preschools are intended to teach

children (usually three and four-year olds) skills such as socialization, cooperation with other children, singing, crafts, play, etc. Different preschools sponsor different educational programs, and charge different rates.

Individual child care, called BABYSITTING, may be best for very young children or for when parents are away during the evening. The best way to find a babysitter is to ask for referrals from friends or other parents. Babysitters usually charge $1.50 per hour for short-term care, and much less if you pay be the week, and use the service regularly. Babysitting may be done at your home or at the home of the babysitter.

Whether you choose a day care center, a preschool, or a private babysitter for your child, remember that good caretakers should welcome a visit by you before you leave your child. Check for quality of care, cleanliness of the facility, and for friendly, caring personnel.

Day Care Centers

The Apple Tree School
Stadium View Drive
753-9356

Mary's Play School
1610 Ryan
753-4181

Jack and Jill Day Care
107 South 14th Street
753-9922

University Day Care & Kindergarten
216 North 15th Street
753-6199

Preschools

The Apple Tree School
Stadium View Drive
753-9356

Murray State Child Development Center
MSU Campus, North 16th Street
762-4633

CREDENTIAL (TRANSCRIPT) EVALUATION

Note: This listing does not necessarily indicate endorsement or acceptance by Murray State University of the foreign credential evaluators. Always check with the Admissions Office before having foreign transcripts evaluated for advance-standing credit at Murray State.

International Education Research Foundation
P.O. Box 24040
Los Angeles, California 90024

Educational Credential Evaluators, Inc.
P.O. Box 17499
Milwaukee, Wisconsin 53217

Jack L. Hoover Foundation for International Services
P.O. Box 230278
Portland, Oregon 97223

World Education Services
Old Chelsea Station
P.O. Box 745
New York, NY 10011

EMERGENCIES

To call the POLICE, AMBULANCE or FIRE DEPARTMENT, dial 911. On campus, dial 9-911. No other numbers are necessary.

Use this number only in an emergency. For non-urgent medical problems or police concerns, call the Murray-Calloway County Hospital at 753-5131, and the Police Station at 753-1621.

EMPLOYMENT

REGULATIONS

Students and International visitors may only work under certain circumstances. Always check the regulations or ask the Foreign Student Advisor if you are not sure if you may accept a job.

F-Visas

1. Students holding F-1 visas may work on campus without receiving permission from the Immigration Service. The maximum number of hours that can be worked per week is 20. During holiday and summer vacations, students can work up to 40 hours per week.

2. Students holding F-1 visas may not work off campus, unless they have received permission from the Immigration Service. Students may only apply to work off campus after they have lived in the U.S. for one full year, and can demonstrate drastic, unforeseen changes in their financial circumstances. To apply, form I-538 must be filed with Immigration.

3. F-2 visa holders (spouses, children and dependents of F-1 students) may not work under any circumstances.

J-Visas

1. J-1 students may not work, unless they receive permission from their program sponsor.

2. J-1 Faculty are already employed, and are therefore considered ineligible for other employment.

3. J-2 visa holders (spouses, children and dependents of J-1 holders) may apply to work under special circumstances. Check with the Foreign Student Advisor.

ON CAMPUS EMPLOYMENT

"On campus" employment is defined by the Immigration Service as work "on the premises of the campus."

International students are only eligible for University work-study jobs. Another type of work-study, Federal work-study, operates with funds from the federal government, and only U.S. citizens may receive these jobs.

To be eligible to work on campus, you must file an application for University work-study in the Student Financial Aid Office, basement level, Sparks Hall. You must file an application for every semester or term you wish to work.

OFF CAMPUS EMPLOYMENT

"Off campus" employment is defined by the Immigration Service as work performed off the premises of the campus. Unless you have applied and have already received permission from the INS, you may not work off campus. If you do receive permission, you may work only 20 hours per week, except during vacation periods, when you may work up to 40 hours per week.

PRACTICAL TRAINING

F-1 students are eligible to apply for practical training, both during the summer vacation periods and after they complete their degree.

The practical training must be related to the student's field of study, and must not normally be available in the student's home country.

In order to receive permission for practical training, students must file form I-538 and a letter from the student's academic advisor or Department chairperson stating the above with the Foreign Student Advisor. For more information and the dates by which the documents

must be signed, see the Foreign Student Advisor.

J-1 students should obtain approval from their sponsor before beginning a program of practical training.

ENGLISH LANGUAGE

STUDY (ESL)

For students who wish to enroll for full-time English study (during summer vacation, for example) there are several English language schools and institutes nearby. Murray State University does not currently offer intensive study of English as a second language.

A good sourcebook for locating English language programs is English Language and Orientation Programs in the United States, published annually by the Institute of International Education (809 United Nations Plaza, New York, NY 10017). A copy is available for use during office hours at the Center for International Programs.

TESTS

TOEFL (Test of English as a Foreign Language)
Educational Testing Service
CN 6152
Princeton, NJ 08541-6152
Telephone: (609) 921-9000

TOEFL test applications are also available from the Foreign Student advisor.

Michigan Test of English Proficiency
Division of Testing and Certification
English Language Institute
The University of Michigan
Ann Arbor, MI 48109
Telephone: (313) 764-2413

Note: Murray State University does not accept the Michigan Test in its determination of English proficiency for international students.

TUTORING

For MSU students: The Learning Center
Ground floor, Lowry Center
MSU Campus
(762-2666)

* Assistance with English in reading and writing in the form of open labs (drop-in basis)
* Individual tutoring available (also other subjects such as Math)
* Study skills workshops

For spouses and dependents: The Adult Learning Center
206 Stewart Stadium
MSU Campus
(762-6971)

* English as a Second Language classes
* GED (High school diploma equivalency)
* Reading

FINANCES

BANKS

Bank of Murray

1. Main Office - 101 South 4th Street - downtown
2. South Manor Branch - South 12th Street
3. University Branch - North 12th Street - near campus

Hours: Monday - Thursday 9:00 a.m. to 4:00 p.m.
Friday 9:00 a.m. to 6:00 p.m.
Saturday Closed

People's Bank

1. Main Office - 5th and Main - downtown
2. North Office - North 12th and Chestnut - near campus

3. South Office - South 12th and Story Avenue

Hours:	Monday - Thursday	9:00am to 4:00pm
	Friday	9:00am to 6:00pm
	Saturday	Closed

CHECKING ACCOUNTS AND SAVINGS ACCOUNTS

It is recommended that all international visitors open checking and/or savings accounts at a local bank. It is not wise to carry or keep large amounts of cash in your dormitory room or home. Local businesses will not accept checks from banks other than local ones.

You should never write a check for more than the amount of money you have in your checking account. At the very least you will have to pay a costly fine; at worst you could be imprisoned.

Checking Accounts

You will receive personalized checks (for a small fee). Usually a $50 minimum is required to open an account. You will receive a monthly balance statement from the bank. A monthly service charge will be assessed based on minimum monthly balance (usually less than $5.00).

Savings Accounts

You will earn interest (usually 5½%) on any money you have in your savings account.

A savings passbook is necessary for withdrawing money. Always keep your passbook in a safe place and report it immediately to the bank if it is lost or stolen.

Miscellaneous Services Offered for Fees

- Cashier's checks
- Money orders

- Certified checks
- Travelers checks
- Safe deposit box rental, for storing valuables and documents

MONEY EXCHANGE

If you did not exchange your foreign currency for U.S. dollars at your port of entry (Chicago, New York, etc.), you must take the foreign currency to a local bank. There may be a waiting period while it is processed.

RECEIVING MONEY FROM HOME

1. By Mail

   Tell your family to send NUMBERED cashier's checks in U.S. dollars, purchased from a bank in your home country that has a business arrangement with a well-known U.S. bank.

   The time involved depends on the swiftness of the mail service.

2. By Telex

   You may receive money from home by telex (wire). It may take from 3 days to a couple of weeks for the money to arrive. It should be arranged through a local bank, and you should have a checking or savings account established at the bank.

SOCIAL SECURITY

Social security numbers for international visitors are for purposes of identification only. While they are not required of all international visitors, they are useful in opening bank accounts, and they are a necessity for people who are employed.

It is current practice for the Social Security Administration to issue Social Security cards for non-U.S. citizens with the following notation: "Not Valid for Employment." However, if you are a student worker, a graduate assistant, a visiting faculty member,

or if you have been authorized to work off campus by the Immigration Service, this notation does not apply to you.

To apply:

You may apply for a Social Security number in person each Tuesday between the hours of 10:00am and 12 noon, at the Miller Courthouse Annex, downtown (N. 4th Street). A Social Security representative from the Mayfield, Kentucky Office will be available during these hours to assist you with your application.

If you are unable to be at the Courthouse Annex on Tuesday mornings, you may pick up a mail-in application to complete at another time. Regardless if you apply in person or by mail, it generally takes two to three weeks before you will receive your Social Security number. NON-IMMIGRANTS ARE EXEMPT FROM SOCIAL SECURITY TAXES.

TAXES

In the U.S. there is an old saying that there are only two things that Americans have to do: pay income taxes and die. Now that you are in the U.S., you may be subject to paying taxes like an American.

There are two types of income tax: State and Federal. If you are required to file income tax returns, you must file with both the State of Kentucky and the Federal government. Tax forms are mailed out in January, and the deadline for filing is April 15 of each year.

If you are a campus student worker, you may not earn enough money to be taxed. If you do earn more than the minimum taxable income, it is very likely you will receive a tax refund. Most student workers file form W-4 with the Internal Revenue Service when they begin a campus job, to be exempt from taxes. Student workers are urged to check with the Student Employment Office in Sparks Hall about completing a W-4 form to be exempt from taxes.

Visiting faculty, or students who work off-campus, will probably

have to pay income tax. Because of the many special situations that arise when non-immigrants are employed in the U.S., you may wish to get outside help in filing your tax returns.

i. IRS Publications of Interest to International Students & Scholars:

* Publication 518 - "Foreign Scholars and Educational and Cultural Exchange Visitors" (tax information for those on "F," "J," "H," and "L" visas)

* Publication 519 - "U.S. Tax Guide for Aliens"

* Publication 901 - "U.S. Tax Treaties" (The U.S. has tax treaties with a number of foreign countries. Under these treaties, citizens and residents of some countries are taxed at a reduced rate or are exempt from U.S. income taxes on certain amounts of income received in the U.S.)

* Publication 515 - "Withholding of Tax on Nonresident Aliens and Foreign Corporations."

To obtain copies of these publications, write to the Kentucky IRS Forms Distribution Center (P.O. Box 636, Florence, KY 41042). In addition, the Murray-Calloway County Library may have reference sets of IRS publications on file for you to read or copy.

2. Professional Tax Assistance

Complicated tax returns may be best handled by a professional tax preparer. National chains such as H & R Block, and private tax accountants will all prepare your taxes, in a way that will save you the most money, for a fee. The fee varies with the type of return you file (long or short form) and with the degree of complication involved.

Look in the telephone book yellow pages under "Tax Return Preparation" to locate tax assistance.

Sample Budget Planning Sheet (Off-Campus Student)

	Fall Semester				*Spring Semester*					*Summer Session*		
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
Fixed Expenses												
Tuition												
Books and Supplies												
Health Insurance												
Health Clinic Fee												
Rent												
Food												
Utilities												
Telephone												
Gas												
Electric												
Other												
Other												
Discretionary Expenses												
Medical and Dental Not Covered by Insurance or Health Fee												
Personal Miscellaneous												
Entertainment												
Travel												
Clothing												
Local Transportation												
Other												

Sample Budget Planning Sheet (On-Campus Student)

	Fall Semester	*Spring Semester*	*Summer Session*
Fixed Expenses			
Tuition			
Books and Supplies			
Housing and Meals			
Health Insurance			
Health Clinic Fee			
Discretionary Expenses			
Medical and Dental Not Covered by Insurance or Health Fee			
Personal Miscellaneous			
Local Transportation			
Vacation and Travel			
Clothing			
Miscellaneous			

HEALTH

EMERGENCIES

In case of medical emergency, or to request an ambulance (emergency transportation to the hospital) dial 911. On campus, dial 9-911. No other numbers are necessary. Call this number only in emergencies.

EMOTIONAL HEALTH

Sometimes individuals become depressed, lonely or fearful and even the passage of time doesn't seem to improve things. Visitors and students from overseas may especially experience these feelings when they come from a culture very different from that of the U.S., or if they miss the support of their family and friends at home.

If you are feeling emotionally upset, depressed, or just need someone to talk to, help is available for you. Remember, you're not the only person on campus to have faced problems! It is often a relief to speak with someone about your concerns. At home, it is likely you would have normally consulted someone in your own family circle for help. Here, you have several choices:

The Foreign Student Advisor

For concerns about culture shock, loneliness, or if you just need to talk to someone, make an appointment with the Foreign Student Advisor. The FSA can make helpful suggestions, listen to your concerns, and may refer you for further counseling.

The MSU Counseling Center

You may prefer to make an appointment with a counselor at the MSU Counseling Center (Ordway Hall, telephone 762-6851). Trained counselors are skilled at helping students and faculty members with a wide range of personal and emotional concerns.

Your appointments and your records will be kept confidential for your privacy, and there is no charge for your assistance.

The Psychological Center

The Foreign Student Advisor or the Counseling Center may refer you to the MSU Psychological Center if you need additional help, or are experiencing severe emotional difficulties. Extreme marriage difficulties, feeling like suicide, or feeling out of control of your life are indications that you may need to consult the Psychological Center.

Murray - Calloway County Mental Health Services

Located on 702 Main Street (next to the Public Library), the Mental Health Service provides professional psychological help and counseling. Fees are charged, based on family income and family size.

Telephone: 753-6622
Nights, Sundays and holidays, dial 1-800-592-3980

DENTAL CARE

Look in the telephone book yellow pages under "Dentists." Phone to make an appointment before you go.

EYEGLASSES AND CONTACT LENSES

If you need an eye exam, or to have your eyeglass or contact lens prescription changed, you should look in the telephone book yellow pages under "Opticians and Optometrists." Phone to make an appointment before you go. (These individuals are not medical doctors. For medical concerns with your eyes, see an Opthamologist at the hospital.)

HOSPITAL

For medical care not covered by the Student Health Center, or for hospitalization, the Murray-Calloway County Hospital is located at

803 Poplar Street. Telephone: 753-5131. Remember, unless you have health insurance, hospital care can be expensive.

INSURANCE

All international students are required to purchase some sort of health and medical insurance during their stay in the U.S. International students must show proof of insurance before they will be allowed to enroll in classes. In addition to the regular health insurance requirement, students on J-1 visas must have coverage for accidental death and dismemberment, including the entire time they are in the U.S. as well as travel periods.

Having health insurance can prevent a financial disaster for international visitors. Because health care in the U.S. is not free, an illness or other medical problem that requires a doctor's care can be very expensive. One day in the hospital in the U.S. can easily cost well above $200! Information about health insurance programs specifically for international visitors is available from the Foreign Student Advisor. Most insurance programs do not cover dental visits or the cost of eyeglasses.

MATERNITY CARE

The Murray Women's Clinic, located on 305 South 8th Street, is the primary facility in Murray for maternity care. A full medical staff is available for gynecological and pre-natal (before the baby is born) care, and for the final delivery at the hospital. Telephone: 753-9300.

Though having a baby is a happy occasion, many visitors are surprised to learn just how much the medical costs can be in the U.S., even for a normal birth without complications. In Murray, the current cost is approximately $2000, which includes pre-natal visits, delivery, and hospital costs. You should inform the Clinic right away if you will have financial difficulties.

A note about insurance: It is almost impossible to purchase insurance that will cover maternity costs, after you have become pregnant.

Insurance companies consider this to be a pre-existing condition, and will rarely pay for the associated medical costs.

If you are planning a family, you would be wise to purchase health insurance that covers maternity costs in advance of your pregnancy. Most maternity insurance coverage has a deductible (the part that you must pay yourself) of 10-20% of the total costs.

MSU STUDENT HEALTH CENTER

The Student Health Center can be a real bargain. If you pay the small health fee every semester at registration, you can save yourself expensive visits to the hospital when you are suffering from only minor problems.

The Student Health Center is located in Wells Hall, telephone 762-3809. From 8:00am to 4:30pm a doctor and nursing staff are available for outpatient (limited) care.

The services of the Health Center are only available to enrolled students. Dependents of students should see a doctor at the Murray-Calloway hospital.

POISON CONTROL

If you believe someone in your family has swallowed a dangerous poisonous chemical (such as those found in cleaning supplies), dial 911 for emergency halp. On campus, dial 9-911.

HOUSING

RESIDENCE HALLS

The residence halls provide convenient, inexpensive housing on campus for single students. Most students will share a room with another student, and a bathroom with other students nearby.
You will sign a room contract and pay a $50 deposit when you choose to live in the residence halls. Once you have signed a contract, you must live in the residence halls for at least one semester. You must follow the rules of your residence hall and your contract to

continue to be eligible for housing.

When you move out of the residence halls, if there are no damages to your room, you will receive your $50 deposit back in full. If there are any damages, the repair costs will be deducted from your deposit.

You may also choose to live in College Courts, which is an apartment complex located near campus. These one and two bedroom apartments offer kitchen facilities. Check with the Housing Office for information on availability and cost.

A word about roommates:

Living with an American roommate can be an excellent way to practice English, learn about U.S. culture and customs, or to simply meet a new friend. Living with another person requires patience, tolerance and kindness, especially as you get to know one another during the first few days. It can also be one of the most enjoyable aspects of your stay on campus.

If you and your roommate disagree about certain things, the best way to solve your differences is to speak honestly to each other. Americans are accustomed to direct discussions of problems.

Sometimes, even when they try to work out differences, roommates are simply not well suited to each other. (Perhaps they have radically different living habits.) If this happens, you may go to your R.A. (Resident Assistant) who will work with your residence hall director in assigning you a new roommate.

HOUSING FOR MARRIED STUDENTS

College Courts provides low-cost housing near campus for married couples with or without children and other students who prefer apartments. Utilities are provided, and the apartments are within walking distance of campus.

To apply for College Courts, students must file an application and pay a $50 deposit to the Housing Office. There is often a waiting list, so students should apply well in advance of the date they hope to move in. Deadlines for cancellation of reservations are July 1

for Fall Semester, December 1 for the Spring Semester, and May 22 for summer term. Cancellations after these dates mean forfeiting the $50 deposit.

There are one-bedroom apartments (maximum occupancy: 3 people, including children) and a small number of two-bedroom apartments (maximum occupancy: 4 people, including children). The waiting list for two-bedroom apartments can sometimes take as long as one year to clear, so students with two or more children may prefer to find housing off campus.

Apartments in College Courts come furnished, and each building has two utility rooms which are equipped with coin-operated washers and dryers. All apartments are air conditioned and have electric heat.

In order to continue to be eligible to live in College Courts, you must fulfill all requirements of your housing contract. Students must carry minimum courseload hours, and you may not have long-term guests or share your apartment with another person. It is very important that international students be aware of this regulation. If you invite a friend or relative to live with you for longer than one day and night, you are violating the terms of your contract, and could be asked to leave your apartment.

OFF-CAMPUS HOUSING

Off-campus housing can be difficult to find at the very beginning of a semester in Murray. Listed below are a few suggestions of places to look for vacancies. Try to check with other students, too--they can be excellent sources of information about housing.

1. Murray Ledger and Times, the local newspaper, lists apartments and rooms for rent in the classified ad section of the paper. The ads will usually list the amount of money (rent) you must pay every month, and a phone number to call if you are interested

in the apartment. You can buy the Ledger and Times at most grocery and food stores in Murray.

2. The Chamber of Commerce publishes a list of homes and apartments available for rent in Murray two to three times every week. This is very useful to newcomers. You may pick up a list at the Chamber office on Highway 641 North. (Phone number: 753-5171)

3. Bulletin boards and notices on campus: check classroom buildings (especially Faculty Hall) for notices and advertisements about apartments for rent. Sometimes you will find apartments for individuals, other times you will find people who are looking for one or two others to share an apartment with.

4. The Telephone Directory: look under "Apartments" in the Yellow Pages for possible housing. There are also mobile home (trailer) parks in Murray. Look in the Yellow Pages under "Mobile Homes - Parks."

** A note about rent and deposits:

Most landlords will require that you pay a deposit, plus your first month's rent before you can move in. Usually, a deposit is equal to one month's rent. When you move out of the apartment, and if the landlord has determined that there have been no damages to the apartment, you will receive your deposit back.

Some landlords in Murray make it a policy to not rent to college students, for various reasons. While this policy is allowed, no landlord may deny an apartment to a qualified applicant on the basis of race, religion or color. Discrimination of this type, if you encounter it, should be reported.

IMMIGRATION AND NATURALIZATION SERVICE

KENTUCKY OFFICE

1. U.S. Department of Justice
   Immigration and Naturalization Service
   601 U.S. Courthouse Bldg.
   Louisville, KY 40202

   Telephone: (502) 582-6375

   (Answered 8:00a.m. to 4:30p.m. Eastern Time)

2. Immigration and Naturalization Service
   ASC Student Schools Section
   P.O. Box 170
   London, KY 40741

This second address is a processing center for student immigration concerns. Applications for transfer, reinstatement, practical training, etc., should be mailed to this address. (Many of these applications are mailed directly by the school.)

NOTE: The Kentucky Immigration office is not well-staffed enough to provide counter (walk-in) service for most immigration matters. Save yourself a long drive to Louisville, and use the mail for your requests and applications. If you have questions about any immigration matter, contact the Foreign Student Advisor, or phone the Louisville office.

REGULATIONS

F-1 Students

Very briefly, here is what you need to remember as your responsibilities for maintaining your status (legal stay) as a non-immigrant student in the U.S. Immigration regulations can often be confusing, and sometimes do change. If you ever have any questions about immigration concerns, be sure to see the Foreign Student Advisor.

1. Keep your passport valid for at least 6 months into the future at all times.

2. You must pursue a full course of study at the institution you were authorized to attend. For undergraduate students, a "full course of study" is 12 credit hours per semester. For graduate students, a full course of study is 9 credit hours per semester.

3. You may not transfer to a different field of study or continue on for a higher degree at your present school or elsewhere, without notifying the Immigration Service.

   For example, if you are an undergraduate student studying chemistry, and decide to change your major to business at another school, you must notify the INS. If you transfer to another school within the same program, the procedure is a little bit different--be sure to check with the Foreign Student Advisor.

   Once you graduate, you must notify the INS to go on for a higher degree. Otherwise, you are expected to leave the U.S. within 30 days of your graduation date.

4. You may not work off campus without permission from the INS. You may only request permission to work off campus:
   a. after you've been in the U.S. for one full year, and
   b. you can demonstrate drastic, unforeseen changes in your financial circumstances.

   If you are approved for work off campus, you may not work more than 20 hours per week.

5. In case of financial need, you may work on campus (University work study) without requiring permission from the INS. If you do receive campus employment, you can work a maximum of 20 hours per week, except for holiday and vacation periods, when students are allowed to work up to 40 hours per week.

6. You are required to notify your school every time that you move or change your address, within 10 days. Be sure to contact the

Foreign Student Advisor with every address change you make. Remember that the INS will not accept post office box numbers as your address. You must give your street address.

J-1 Students

J-1 students at Murray State are currently exchange students, for the most part. Regulations for J-1 students are similar to those for F-1 students, but the Program Sponsor must be consulted for any change in field of study, for transferring to another school, or continuing on for a higher degree.

1. Keep your passport valid for at least 6 months into the future at all times.

2. Full Course of Study - a full course of study is defined by your sponsor. Check with the Program Sponsor before dropping classes.

3. You may not transfer to a different field of study, another school, or continue on for a higher degree without permission from your sponsor.

4. Employment: refer to numbers "4" and "5" for F-1 students, above. You must not accept a job without receiving permission from your sponsor.

5. Notify your sponsor every time you move or change your address.

J-1 Faculty and Students

You may be subject to a TWO YEAR HOME RESIDENCY REQUIREMENT once you finish your current teaching position or course of study. Depending on your country of citizenship and your position at home or your field of study, it may be noted on your form IAP-66 (the pink copy) that you must return home immediately upon completion of your program, for at least two years. If there is such a notation on your IAP-66, it means that you have skills that are

needed in your country, and that your return home is important. It is possible to apply to have the two year home residency requirement waived, but only under special circumstances.

LAUNDRY AND DRY CLEANING

LAUNDRY

Price: Coin-operated washing machines usually require 75 cents to one dollar for one load of clothes. Dryers usually require 25 cents for each 10 to 15 minutes of drying time. Bring plenty of quarters! At public laundromats, change machines are available to convert dollar bills to quarters.

On-campus: For those who live in the residence halls or in married student housing, coin-operated washers and dryers are available in each building.

Off-campus: Several coin-operated laundromats are located in Murray. Some of these establishments will wash and fold your clothes for you (price is usually determined by the weight of clothes, per pound) though many people prefer to wash and dry their own clothes. Coin-operated presses to iron clothes are also available.

Self-Service Laundries

Boone's Coin Laundry - five locations in Murray:

1603 College Farm Road (near campus)
Highway 641 North (across from Wal-Mart)
1207 Main Street (near campus)
606 Poplar
Story Avenue

Kim's Laundry - Bel Air Shopping Center, Highway 641 South

DRY CLEANING

A dry cleaners will clean your nicer clothes for you, such as silk dresses, wools, suits, and overcoats. Dry cleaning is more expensive than laundering, and you will be charged per item.

Big B Cleaners (near campus)
Central Shopp'ng Center, Highway 641 North

Boone's Laundry-Cleaners (does both laundry and dry cleaning for you)
Downtown, 605 Main Street

LEGAL CONCERNS

LAWS FOR NON-IMMIGRANTS

While you are in the United States, you are subject to all of the laws and regulations which govern U.S. citizens. In addition, you are subject to immigration laws which define and limit your activities as a non-immigrant. (See the section in this book titled "Immigration and Naturalization Service.") Failure to comply with immigration laws can lead to a request for your voluntary departure, or forced deportation from the U.S., so it is important that you maintain your status (legal stay) at all times.

Equal Protection of the Law and Due Process of Law

Except for immigration laws and a few special laws such as those for social security, selective service, etc., non-immigrants in the U.S. are subject to the same national, state and local laws as American citizens. Non-immigrants are therefore entitled to the same protections of the law and to the same procedures of law enforcement. The Fourteenth Amendment to the U.S. Constitution provides for equal protection of the law and due process of law for persons, regardless of citizenship.

This is an important concept, for it means that, with few exceptions,

you will be treated the same as an American citizen in your relationship with the law and law enforcement agencies. Those few exceptions can be very complex when immigration laws also come to bear on your situation. Consult the Foreign Student Advisor for clarification of the complexities. The FSA can answer your questions or refer you to someone who can do so authoritatively.

Illegal Drugs

The possession, use or sale of illegal drugs or narcotics, including marijauna, hashish, amphetamines, hallucinogens, barbituates, cocaine, heroin, and a wide range of other drugs, are serious offenses under Kentucky laws and immigration laws. Those who choose to use illegal drugs run the risk of serious difficulty with the law, and the possibility of deportation.

Petty Theft

Petty theft can be anything but minor, despite its name. Petty theft usually takes the form of shoplifting, or taking something from a store and not paying for it. Merchandise in stores is often displayed in very tempting ways, making it look easy to put in your pocket without paying for it. Don't be tempted. If you are arrested for petty theft, you will have to appear in court. If found guilty, you will have to pay a fine, and/or spend some time in jail.

LEGAL ASSISTANCE (LAWYERS)

1. Kentucky Lawyer Referral Service (KLRS)
   A public service of the Kentucky Bar Association, to assist you in selecting a lawyer. Dial toll-free, 1-800-372-2999

2. On Campus
   The MSU Student Government Association normally retains an attorney to be available on campus for student consultations and legal concerns once a week. To find out when this service is available, phone the Student Government Association Office at 762-6951.

3. Consult the telephone book yellow pages, under "Attorneys" for a list of area lawyers.

4. Immigration Lawyers

   Immigration lawyers are specialists in immigration law. Before going to the expense of retaining an immigration lawyer, remember that many concerns regarding your immigration status can be handled wi. .out a legal specialist. Many students erroneously believe the immigration lawyers can miraculously help them obtain U.S. citizenship.

   The Foreign Student Advisor can refer you to an immigration specialist if necessary, or you may consult the KLRS (above).

LIFE AND CUSTOMS IN THE U.S.A.

The customs and culture of the U.S. are difficult to define precisely, because people are different, and geographic areas of the country are different. Much of what you will learn about the customs and culture of the U.S., you will learn by experience and through your contact with people.

It is good to accept the customs of people among whom you are living, in minor things. However, it is important to keep your own values. If your religious beliefs or personal preferences prevent you from doing certain things (for example, drinking alcoholic beverages) you should not be embarrassed to explain this.

Even though all people are different, it is possible to make some generalizations about Americans and social situations in the U.S.:

TIME: Americans place great importance on being punctual. It is very important to honor appointments without being late. You may also notice what you consider to be unusual concern with time and efficiency. Americans are often looking for a faster and more efficient way of doing things. A common sentiment is the more that is

accomplished each day, the better.

INFORMALITY: You will probably notice what appears to be great informality between student and professor, employee and boss, etc. Calling professors, new acquaintances, and bosses by their first name should not be taken as a lack of respect, it is often just "the American way."

Americans are not class conscious; they may dress more casually than you might expect and act more informally in social situations than you are used to.

GREETINGS, INVITATIONS AND VISITING

The most common forms of greeting are a handshake, smile and "Hello, I'm pleased to meet you." Americans do not usually embrace in public, except with members of their family or very close friends. (Young couples on campus may appear to contradict this generalization!)

You should address your professors as Dr., Professor, Mr. or Ms. or Mrs., unless they request otherwise, as in Dr. Jones, Professor Smith, etc. You should also use titles with older persons, unless they ask you to call them by their first names.

For persons your own age, and with your collegues, it is normally expected that you will use first names in conversation.

If you are invited to visit someone's home, you are not normally expected to bring a gift. If you stay overnight, it is acceptable, but not necessary to bring a small token such as candy or an inexpensive gift from your country. Remember that most American homes do not have domestic servants, and if you stay as a houseguest you may be expected to make your own bed or volunteer to help with other family responsibilities.

AGE DIFFERENCES AND RESPECT

Respect for elders by younger people is expected in the U.S.,

but not to the degree it is in many other countries. You will find that most people in the U.S. expect you to treat yourself as an equal to them. For example, if you happen to have a roommate who is 10 years older than you, your roommate will not expect any special privileges or to have a greater voice in decisions than you do. Simply remember to use common courtesy in your dealings with people, and you will never offend anyone.

INDIVIDUALITY

In the way they dress, they act, they talk--there can be no mistaking that individuality is important to Americans. This can be a little unnerving to visitors who come from cultures where conservative values, "conforming to the group," and maintaining harmony and order are important.

While you are certainly not expected to change your values, you may experience difficulties in the classroom if you come from a type of culture such as the one mentioned above. Independent thinking is expected of students in American classrooms. Interpretation, analysis, critical thinking, and even challenging the professor may be expected of you in your classes. You may even be graded on your class participation. It takes practice and time to become accustomed to doing these things, but most students eventually succeed. (Visiting faculty members may also have to become accustomed to these qualities in American students.)

RELATIONSHIPS

Most Americans have large numbers of friendly acquaintances, but just a few close friends. Visitors from other countries often remark that Americans are very friendly, even at the first meeting, but that it is difficult to get to know them very well. Sometimes this is true, because though Americans are friendly to everyone, they are also private people and often have just a few intimate friends.

"I'll be seeing you soon," "We'll have to get together soon," and "Drop over sometime," are usually just friendly ways of saying good-bye between new acquaintances, and should not be taken seriously as invitations.

If you would like to get to know someone better, it is a good idea for you to take the initiative and invite them for a coke, etc. By participating in as many social activities as you can, you will come to meet and make new friends.

DATING

Dating, as it is practiced in the U.S., is not known to many parts of the world. Where it is, it is not usually casual as it is in the U.S. When a man invites a woman (or the other way around) to join him in an activity such as a movie, dinner, a dance or concert, this is called a "date." On most dates it is the custom for the man to pay all of the bills, unless the persons agree it will be a "Dutch treat"--that is, each person pays for their own expenses.

If a man invites a woman out for several dates, and she accepts, it may simply mean that they enjoy each other's company. <u>It does not necessarily indicate a promise or serious intentions</u>!

FOOD AND TABLE MANNERS

Americans usually eat three meals a day. Breakfast may be eggs, bacon, cold cereal, toast and coffee or tea, and milk or juice. A light lunch of sandwiches, soups or salads is common. The main meal, supper, is eaten between 5-7 pm and usually consists of meat, vegetables, bread, salad and dessert. Low-calorie and "diet" meals are popular with Americans, as the country becomes more health-conscious.

Table manners most common to Americans include not speaking with food in your mouth, keeping elbows off the table and hands in the lap while not eating. A knife, fork and spoon are used, unless

"finger foods" are being served. You should not belch at the table after eating; this is considered rude in the U.S. After the meal is finished, the napkin should be taken from the lap and laid beside the plate, and used silverware should be laid across the top of the plate.

BATHING AND HYGIENE

Most Americans bathe or shower daily, and use a deodorant or antiperspirant. Americans therefore, because they are not accustomed to it, find body odor and perspiration offensive. Some international visitors may want to adjust their bathing and hygiene routine to accomodate the American preference for the time that they are here.

CULTURE SHOCK

There is a difference between being "shocked by a culture," and "Culture Shock"! If you are having difficulty in adjusting to life in the U.S., or are experiencing depression, physical or emotional trauma or illness, you may be experiencing culture shock. The Foreign Student Advisor can provide cross-cultural counseling to help you, or refer you to a counselor on campus free of charge. Counseling is always confidential, and your privacy will be respected.

BOOKS TO READ

Some books are available on loan at the Center for International Programs about life in the U.S. and living in another culture.

LIBRARIES AND RESEARCH

WATERFIELD CENTRAL LIBRARY

The main campus library. A wide collection of resource materials includes books, reference volumes, current and bound periodicals and journals, microfiche, media resources and special patron services. In order to take materials out of the library, you must first have a library card. Present your MSU identification card at the circulation desk, and one will be made for you.

Special services include:

* Library familiarization tours (Make an appointment in advance.)
* Interlibrary loan (For graduate students and faculty. Volumes not available at MSU libraries can be lent from other libraries via a loan network.)
* Data-base searches (For a fee, the library will conduct a data-base search for sources of information relating to your research topics. Service is available to all MSU students and faculty.)

Phone numbers:

General information	762-2291
Circulation	762-4990
Government Documents	762-4799
Interlibrary Loan	762-4298
Media Resources	762-2850
Periodicals	762-2849
Reference	762-2053

POGUE SPECIAL COLLECTIONS LIBRARY

1. Special Collections 762-6152
   The Pogue Library, built in 1931, is named in honor of Forrest C. Pogue, a distinguished graduate of Murray State and inter-

nationally known historian. The library includes special collections related to the history of Kentucky, the university archives, the Harry Lee Waterfield Graduate Reading Room, the Department of Library Science, and the collection of Jesse Stuart, Kentucky's internationally known author.

2. Legal Resources Collection 762-6758

Located at the lower level of the building, the Legal Resources Collection contains materials of interest to scholars and students of Law.

MAIL

CAMPUS MAIL

Campus mail is a service provided by the University for mail going between people and offices on the premises of the campus. Married student housing is not included. To send a letter via campus mail, clearly mark the office and person it should go to, and write "campus mail" in the upper right hand corner. Do not use a stamp. Drop the letter at a collection point in your dorm, at your office, or at the University Post Office in the Student Center.

OVERSEAS MAIL

The Post Office can weigh letters and packages and tell you how much postage is required to send them overseas. For speedy delivery, use airmail. Express mail is available to some overseas countries.

DOMESTIC MAIL

Letters under one ounce mailed within the 50 U.S. states require standard postage. The current rate is 22 cents per stamp.

The post office will not deliver mail in the U.S. without a zip code. If you do not know the correct zip code for the city to which you are mailing, the Post Office has a zip code directory. The zip code for Murray, Kentucky is 42071.

POST OFFICES

1. The University Post Office is located in the Student Center, second level. You may buy stamps, send letters via campus, domestic or overseas mail, and rent a post office box at this facility. The window may be closed for brief periods during the day. The hours are: Monday thru Friday, 8:00 - 4:00. Whenever the Student Center is open, the lobby is open for access to rental boxes.

2. The U.S. Post Office is located at 1105 Chestnut Street, very close to campus. A full range of postal services is available, including insurance and post office box rental. Hours of operation are:

Monday thru Friday	8:30a.m. to 4:30p.m.
Saturday	9:00a.m. to 12:00p.m.
Sunday	Closed

Lobby (access to rented post office boxes) is open at all times.

MAIL DELIVERY SCHEDULE

Mail is delivered once a day Monday through Saturday. There is no mail delivery on Sundays or on holidays.

You may drop your letters to be mailed in a U.S. Post Office box (found at the Post Office, on city streets, etc.) OR if you live off campus, you may leave your outgoing, stamped letters at your personal mailbox and the mailman will take them to the Post Office for you. Be sure that the letter is prominently displayed so that the mailman will know the letter is waiting to be collected.

RELIGIOUS LIFE

Approximately 90 churches are located throughout the Murray-Calloway County area. Denominations represented include Bahai, Baptist, Catholic, Christian, Christian Science, Church of Christ, Church of Jesus Christ of Latter Day Saints, Episcopal, Jehovah's Witnesses, Lutheran, Methodist, Nazarene, Pentecostal, Presbyterian, and Seventh Day Adventists.

The nearest synagogue is located in Paducah, Kentucky (about 45 minutes by car).

The nearest mosque is some distance away; some Moslem students choose to begin their own groups for worship while in Murray.

Students and visitors belonging to other faiths (especially Eastern religions) have access to places of worship only in larger cities. Most of these individuals adjust their religious life accordingly, for the time they are here.

SCHOOLS

ELEMENTARY

City Schools:

Robertson Elementary School
Broach Street
753-5022

Kindergarten & Grades 1 & 2

Carter Elementary School
South 13th Street
753-5512

Grades 3 & 4

County Schools:

North Elementary
Route 2, Murray
753-9776

Kindergarten to Grade 6

East Elementary
Route 6, Murray
753-9972

Kindergarten to Grade 6

Southwest Elementary
Route 7, Murray
753-5843

Kindergarten to Grade 6

MIDDLE SCHOOLS

Murray Middle School
801 Main Street
753-5125

Grades 5 - 8

Calloway County Middle School
College Farm Road
753-8141

Grades 7 & 8

HIGH SCHOOLS

Murray High School and
Vocational School
501 Doran Road
753-5202

Grades 9-12

Calloway County High School
College Farm Road
753-5479

Grades 9-12

Children are assigned schools according to the location of their residence in the Murray area.

Parents who wish to enroll their children in local schools should phone to make an appointment first. After being assigned a school, children may be asked to take diagnostic tests to determine at what grade level they should be placed.

SHOPPING AND RESTAURANTS

SUPERMARKETS: All foods are located in one store. You will find fresh fruits, vegetables, canned (tinned) goods, baby foods, meats, bread, cleaning supplies, paper products, and frozen foods. Generally, supermarkets have lower priced items than smaller, locally owned stores.

Major Supermarkets are:

- Kroger - near campus - 12th Street
- IGA - Jim Adams - Northside - near campus - Chestnut
- Storey's Food Giant - South Murray - Bel Air Shopping Center 641 South (12th Street)
- Big Johns - South Murray - Highway 641 South (12th Street)
- Save-A-Lot Food Store - Highway 641 South (12th Street)

Smaller markets and specialty stores are:

- Owen's Food Market - near campus - 1407 Main Street
- Huck's Convenience Food Store - near campus - Main Street
- Pocket's Shell Food Mart - near campus - Chestnut
- Super America - near campus - College Farm Road (5 points)
- Parker's Food Market - downtown - 210 South 5th Street
- Honey Tree Natural Foods - near campus - Dixieland Shopping Center Chestnut Street
- Sammon's Bakery - near campus - Chestnut Street

DRUGSTORES AND PHARMACIES: This is where you buy the medicine your doctor has ordered for you. You can also buy magazines, cigarettes, candy, newspapers, cosmetics, personal needs and film. They often have a film developing service. There are several drugstores in town:

Safe-T-Discount Pharmacy - Whitnell & Glendale Road
Roy's Pharmacy - near campus - 506 North 12th Street
Clinic Pharmacy - free delivery - downtown - 104 North 5th Street
Revco Discount Drug Center - Bel Air Shopping Center - 641 South
Payless Drugstore - near campus - 1205 Chestnut Street
Wallis Drug Company - downtown - 412 Main Street
Holland Drugs - 109 S. 4th Street

CLOTHING STORES: There are several places in town to purchase clothing. If you want usable, but inexpensive clothing, you can find it at these stores:

Wal-Mart - near campus - Central Shopping Center - 641 North
K-Mart - near campus - Highway 641 North
Uncle Jeff's - 641 South - Hazel Highway
J.C. Penney - Chestnut Hills Shopping Center - 641 North
(Also stocks medium to high-priced clothing)

If you want more stylish and expensive clothing, you can find it at these stores:

Buckingham Ray Ltd. (men & women) - near campus - Dixieland Shopping Center - Chestnut Street
Cherry Branch (women) - near campus - 1204 Chestnut Street
Corn-Austin (men & women) - downtown - Main Street
Maurice's (men & women) - Chestnut Hills Shopping Center - 641 N.
J.C. Penney (Men, women & children) - Chestnut Hills Shopping Center - 641 North

DISCOUNT STORES: These are department stores where you find a large variety of things from clothing to toys, drugs to garden supplies, appliances, paper products, etc. They often have lower prices because of volume buying.

Wal-Mart - near campus - Central Shopping Center - Highway 641 N.
K-Mart - near campus - Highway 641 North
Uncle Jeff's - Hazel Highway - 641 South

FURNITURE STORES: Furniture may be found at these stores. You can expect new furniture to be very expensive, and may prefer to look for used furniture.

Carraway - downtown - 105 North 3rd Street
Crass - downtown - South 3rd Street
Dunn - Highway 641 North
Thurman - downtown - 208 Main Street
Pier 1 Imports - Bel Air Shopping Center - Highway 641 South
Purdom's - downtown - 202 South 5th Street

Many people also advertise used furniture for sale in the classified ad section of the local paper, the Murray Ledger and Times.

RESTAURANTS: Unless you are buying food, restaurant owners do not like for you to sit and "take up space" from paying customers. This may be different from what you are accustomed to. You should leave a tip (money) on the table for the waiter or waitress when you eat at a restaurant. The tip is usually 15% of the total bill. At fast food restaurants (where you wait on yourself) it is not necessary to tip.

Boston Tea Party - Highway 641 South - Holiday Inn
* Captain D's Seafood and Hamburgers - near campus - Chestnut Hill Shopping Center
Dakota - near campus - 1510 Chestnut
* Arby's - near campus - Highway 641 North
Melt Shoppe - near campus - 309 North 16th Street
Hong Kong Restaurant - 641 North - Chinese and American food
Hungry Bear - near campus - 1409 Main Street
Jerry's Restaurant - South 12th Street
* Lubie and Reba's Super Burger - near campus - 1100 Chestnut
* Dairy Queen - Ice Cream and Sandwiches - 1303 Main Street
* Domino's Pizza - 810 Chestnut
* Kentucky Fried Chicken - 1113 Sycamore
* McDonald's - near campus - 107 North 12th Street
* Mr. Gatti's Pizza - near campus - 804 Chestnut
Seven Seas Seafood Restaurant - Highway 641 North
* Victor's - near campus - 1301 Main Street
* Wendy's Hamburgers - near campus - Chestnut Street
Western Sizzlin' Steak House - 406 South 12th Street
Pagliai's Pizza - downtown - Main Street

* Pizza Hut - near campus - 12th & Chestnut Streets
* Taco John's - near campus - Central Shopping Center - 12th Street
  Campus Coffee Shop & Deli - near campus - North 15th Street
  Sirloin Stockade - Bel Air Shopping Center - 12th Street
  Golden Corral Steakhouse - South 12th Street
* Hardees - 12th & Chestnut Streets

* Indicates fast food restaurants

SALES TAX

Kentucky has a state sales tax on all purchased goods except food and medicine. Currently, state sales tax is 5%.

SALE OF ALCOHOL

The purchase and sale of alcohol is not legal in Calloway County. (When people refer to our "dry county," they are referring to the fact that alcohol is not sold here, not to our weather.)

You may purchase alcohol in counties where it is legally for sale; however, in Kentucky you must be at least 21 years of age to do so. You may consume alcohol in your own home if you live off campus. Consumption of alcohol in the residence halls is strictly forbidden.

TELEPHONE AND TELEGRAMS

TELEPHONE

To have a phone installed, you need to do the following:

1. Purchase a telephone. You may buy telephones in a wide price range at discount stores (like Wal-Mart or K-Mart), hardware stores, or from the phone company. Compare before you buy! Your phone should plug into your wall at a phone outlet.

2. Local phone service is provided by South Central Bell. You can make phone calls within the Murray area for no charge, but you will charged a monthly service fee. To enroll in local phone service, contact South Central Bell in Paducah (444-5080). There will be a connection charge when your phone service begins. Very often students have to pay a deposit when they begin phone service. (The minimum deposit is $50; it can be much higher.)

3. Choose a long distance service, if you plan to make calls outside of Murray or Overseas. Some companies are AT&T, MCI, Sprint, Long Distance Management, etc. If you plan to make overseas calls, check to be sure that the company provides this service. To sign up for long distance service, look in the telephone book yellow pages under "telephone companies," or ask for a referral from a friend.

Dialing

All Murray State University campus phone numbers begin with the Prefix "762" (762-XXXX). If you are on campus, to reach another campus phone dial only the last four numbers (XXXX).

Prefixes for phone calls in Murray will be 759-XXXX or 753-XXXX. If you live off campus, simply dial all seven numbers. If you live on campus, dial "9" first, to reach the outside line.

For long distance calls within the 502 area code (near Murray): Dial 1-XXX-XXXX. For long distance calls outside the 502 area code, dial: 1-area code-XXX-XXXX.

Information (Directory Assistance): If you cannot find a number in the telephone book, you may call "Information."

* In Murray, dial 1 + 411.
* Within the 502 area code, but outside Murray, dial 1 + 555 + 1212.
* For numbers outside the 502 area code, dial 1 + area code + 555 + 1212.

When you call information, the operator will ask you what city you need. Then, give the name of the individual or organization you wish to locate to the operator, who will give you the phone number.

Overseas Calls

Overseas calls may be dialed direct from many telephones. For information on availability of this service from your phone, dial "0" and ask for the operator.

To dial international calls direct and get the lowest rate, dial in sequence:

1. The International Access Code - 011
2. The Country Code
3. The City Code
4. The local telephone number
5. The "#" button--when the telephone is equipped with touch-tone dialing. (This saves additional time.)

TELEGRAMS

1. You may send a cable or telegram by calling Western Union (1-800-325-6000). This is a free call. Periodically, Western Union does change its number; if so, check the phone book. You may charge a cable or telegram to your telephone bill.

2. You may send a cable or telegram in person, by going to The Book Rack located on 808 Chestnut Street in Murray. Hours are: 9:00a.m. - 5:00p.m. Monday to Friday, 10:00a.m. - 5:00p.m. Saturdays. Phone: 753-4821.

3. Within the U.S., Canada, and Mexico, mailgrams are usually cheaper than telegrams. You can send longer messages with a mailgram, and word-for-word, they are less expensive than a telegram. If sent by 7:00p.m., a mailgram will be in the person's mailbox by the next day. To send a mailgram, call Western Union at 1-800-325-6000.

TESTING

The Murray State University Counseling and Testing Center, located in Ordway Hall, administers several national tests periodically throughout the year. The GMAT, GRE, MCAT, LSAT, and the PCAT are just a few. National tests have standard fees, and deadlines for enrollment. To sign up for a test, visit the Counseling and Testing Center (762-6851) and pick up an application.

Applications for the Test of English as a Foreign Language (TOEFL) are available from the Foreign Student Advisor. The nearest test sites are in Martin, Tennessee, Nashville, Tennessee, and Carbondale, Illinois (about 2½ hours away by car).

TOURISM & LEISURE ACTIVITIES

ON CAMPUS

University Center

At the heart of campus entertainment is Murray State's modern University Center. Two restaurants, a snack bar, a bowling alley and game room, a movie theatre, a book store, a large-screen television lounge and a music listening lounge are all available for your use.

Popular movies are shown regularly at the University Center, and coffeehouse entertainers (musicians, comedians, etc.) appear often. Lectures and discussion groups featuring well-known public figures are sponsored by the MSU Student Government Association. Topics are timely, sometimes controversial, but always interesting.

Music

The Murray Civic Music Association sponsors each year an excellent series of internationally-known artists. A membership drive is held each fall; admission to the concerts is limited to members and to holders of MSU student identification cards.

The MSU Music Department also schedules free recitals and concerts by faculty and students throughout the year. Offerings range from jazz concerts to vocal soloists to chamber music.

If you enjoy commercial-free public radio, tune into Murray State's own radio station, WKMS (91.3 FM). A wide variety of music is offered (classical, jazz, folk and more) blended with excellent news and commentary programs.

Art and Theatre

The Clara Eagle Gallery, located on the fourth floor of the Price Doyle Fine Arts Building, schedules several art shows each year by faculty and students, as well as sponsoring some excellent visiting art shows.

The MSU Speech and Theatre department sponsors many fine plays, musicals and one-act dramas in the Johnson Theatre of the Fine Arts Building.

Sports

For sports fans, intercollegiate games and matches are offered every season of the year. In fall, football games are held in Stewart Stadium, including the popular Homecoming game for alumni. In winter, fans move indoors to the Racer Arena for MSU basketball games. During the spring, track and tennis are the highlighted sports, followed by baseball, which continues all summer.

Intramural athletics (on-campus student teams) may be joined by any student. Basketball, volleyball, softball, soccer and other sports are available; information is available at the Carr Health Building.

The Carr Health Building also houses a pool, several gyms and weight-lifting equipment for student use.

OFF CAMPUS

Kentucky Lake & Lake Barkley

A short drive from campus will take you to Kentucky's famous lakes, where boating, fishing and swimming activities draw millions of tourists and visitors each year. Recreational facilities available at nearby state parks are golf courses, riding trails (horses), beaches and boat ramps. Kenlake State Park has indoor tennis courts and a restaurant.

Between the two lakes is a wooded peninsula known as Land Between the Lakes (LBL). LBL is being developed by the Tennessee Valley Authority as a national demonstration. Visitors enjoy camping, hunting, fishing, hiking, boating and picnicking. Special attractions include buffalo (American bison) in a large pasture in the southern portion of LBL, the Environmental Education Center (sponsors free films and planetarium shows, nature hikes, and periodically, special "eagle watches") and The Home Place - 1850. Open seasonally, The Homeplace is a living history farm, where interpreters in costume show how families lived and worked in 1850. Open seasonally, The Homeplace is a good place to return to, for demonstrations and activities change frequently. For more information, contact the Information Office, TVA Land Between The Lakes, Golden Pond, Kentucky, 42231. Telephone: 502-924-5602, extension 298.

Movies, Theatre and Parks

Five movie theatres are located in Murray, quite close to campus. Ciné Central is located at Central Shopping Center on 641 North, and Cheri Theatres are located on Chestnut Street (across from the Post Office).

The Playhouse in the Park, the home of the Murray-Calloway County Community Theatre, is located in Murray's municipal park, at the north end of Tenth Street. Dramatic performances are given throughout the year; season tickets are available.

The Murray-Calloway County Park also houses a swimming pool, five baseball fields, a soccer field and picnic areas.

TRANSPORTATION

LOCAL

Within Murray, if you need transportation, you may call:

Murray-Calloway Transit 753-9725 (daytime only)
Reasonable rates; travel must be within Calloway County.

BUS TRANSPORTATION

The bus station in Murray has a rather unusual location. Housed in the Gulf Station, located on Main Street, the station is open only during certain hours of the day. Telephone 753-9422 to check schedules. If no answer, call at a later hour.

If you are making a long bus trip, and find the schedules out of Murray to be unsatisfactory, you may wish to call Greyhound Bus Lines in Paducah, at (502) 442-2706.

AIR TRANSPORTATION

The nearest major airport is located in Nashville, Tennessee. You may also fly out of Paducah, Kentucky, and Memphis, Tennessee.

Airlines:	American Airlines	1-800-433-7300
	British Caledonia Airways	1-800-231-0270
	Delta Air Lines	1-800-543-7220
	Eastern	1-800-327-8376
	Pan American	1-800-221-4433
	Trans-World (TWA)	1-800-221-2000

"800" indicates toll-free numbers. To find the toll free number for an airline not listed above, dial 1-800-555-1212.

TRAVEL AGENTS

Travel agents will help arrange travel for you, at no charge. Because travel agents do not work for one particular company, they can often save you money by finding the lowest rates available to your destination.

Far Lands Travel Agency
711 Main
Murray
753-4646

A and I Travel
111 North 6th Street
Paducah, KY 42001
442-3518

TRAVEL OUTSIDE THE U.S.

BAGGAGE ALLOWANCES

Before leaving the U.S., either for your final trip home or for a visit overseas, always phone your air carrier to ask what your maximum baggage allowance will be. In general, you are limited to one carry-on bag and two pieces of luggage, that must be within the airline's weight limit. If you are over the weight limit, you may have to pay a purcharge of up to $100 per bag. Extra pieces of luggage may be carried on for an additional fee.

IMMUNIZATIONS

For information on immunizations required to re-enter the U.S. and for recommended immunizations for countries you plan to visit, phone the Calloway County Health Center at 753-3381.

Call the nearest U.S. Consulate (Washington, Chicago) of the foreign country you plan to visit for information on required or recommended immunizations.

PASSPORTS

Non-immigrants are required to keep their passports valid for six months into the future while in the U.S.

For passport renewal, check with the nearest consulate of the country issuing your passport.

RE-ENTRY INTO THE U.S.

To re-enter the U.S. after a temporary absence, you will need the following items:

1. F-1 and F-2 visa-holders

Valid passport

Valid visa (a stamp inside your passport with an expiration date)

Yellow I-20 ID card (F-1 visas only)

New I-20, or properly-endorsed page 4 of a recent I-20.

2. J-1 and J-2 visa-holders

Valid passport

Valid visa (a stamp inside your passport with an expiration date)

Pink copy of current (unexpired) IAP-66, or a new IAP-66.

U.S. CUSTOMS INFORMATION

U.S. Customs Service
610 S. Canal Street
Chicago, Illinois 60607

(312) 353-6150

VISAS

Visas are confusing to many non-immigrants. A visa is a stamp inside your passport, showing your purpose for being in the U.S. (F-1 = student, B-2 = visitor for pleasure, etc.). A visa is your permission to enter the U.S., not your permission to stay. (A visa may be single-entry, multiple-entry, it may be valid for six months or up to five years.) If your visa expires after you enter the U.S., you do not need to renew it unless you will be leaving, and then re-entering the U.S.

To renew your visa

A visa may only be renewed outside the U.S. The documents required to renew your visa are the same as those required to re-enter the U.S. (see preceding section, "Re-entry into the U.S.")

You should take these documents to a U.S. Consulate when you are overseas. Visa renewal may take one day, or as long as three weeks.

TUTORING

FOR MSU STUDENTS

The MSU Learning Center, located on the ground floor of Lowry Center, offers free tutoring in English (writing and reading) and in some specific subjects such as mathematics.
Telephone: 762-2666.

Many advanced undergraduate and graduate students will also do private tutoring in specific subjects for a fee. Check bulletin boards on campus for announcements.

FOR SPOUSES

The Adult Learning Center, located in Stewart Stadium, offers English as a second language classes during the academic year. Also available are reading programs and preparation for the G.E.D. (equivalency exam for U.S. high school diploma).

WEATHER

YEAR-LONG

Fall Semester: When fall semester begins in late August, it will at first be very warm (75° - 85°F). It will gradually grow colder before the semester ends,

and warm clothing will become a necessity. Heavy rains may occur in late November.

Spring Semester: You should expect cold weather (32°F and lower) and some snow when spring semester begins in January. A heavy jacket, sweaters and warm footwear will be needed until it turns warm again in April and May. Heavy rains may occur in March and April.

Summer: Summers in Kentucky are generally quite warm and humid. For brief periods in the summer temperatures may rise to 90° and higher.

TORNADOES

Tornadoes rarely happen in this area, but they are a phenomenon that some international visitors have never experienced. When tornadoes do occur, the chances that they will touch ground in the city are extremely small. The following precautions are for your information and safety.

If you hear on TV or the radio that there is a:

1. Tornado Watch: no tornado has been sighted, but one could develop. Stay tuned to the radio or TV (Channel 6) for more news.
2. Tornado Warning: this means a tornado has been sighted. Listen carefully to make sure it has been sighted near Murray or Calloway County, so that you do not worry needlessly.

   If a tornado has been sighted near Murray, you should position yourself near an inner supporting wall of the house, away from windows and flying glass. Moving under a table or behind a sofa will give you additional protection.

"WHO TO SEE ABOUT WHAT" ON CAMPUS

INFORMATION ON	OFFICE	PHONE
Immigration, Transfer, Personal Concerns & Advising	Foreign Student Office Ordway Hall	3089
Parking Stickers; to Report Theft or Break-ins	Public Safety Chestnut Street	2701
Student Employment (University Work Study)	Financial Aid Office Basement - Sparks Hall	2629
Meal Tickets	Cashier's Office Second Floor - Sparks Hall	4438
Tuition/Room & Board Payments	Student Accounts Receivable Second Floor - Sparks Hall	4226
Testing	Counseling & Testing Center Ordway Hall	6851
Married Student Housing, Residence Halls	Housing Office Waldrop Drive	2310
Mail/Post Office Box Rental	University Post Office Student Center	4392
Transcripts	Admissions Office First Floor - Sparks Hall	3753
Assistance for Illness and Injury	Student Health Service Wells Hall	3809
Jobs for Practical Training, Résumé Preparation	Placement Service Ordway Hall	3735
Personal, Confidential Counseling	Counseling & Testing Center Ordway Hall	6851
Tutoring	Learning Center Lowry Center	2666

MISCELLANEOUS

ANNUAL CHECKLIST

* Renew passport if necessary (six months before expiration)
* File income tax returns if necessary (between January 1 and August 15)
* Extend temporary stay with sponsor and with immigration if necessary.

PERIODIC CHECKLIST

* Report all changes of address, within 10 days, to the Foreign Student Advisor. This is required by law.
* Report any changes of marital status, or if your family has joined you in the U.S., to the Foreign Student Advisor.
* If leaving the U.S. temporarily, obtain new I-20 or IAP-66, and check visa validity.

FREQUENTLY-USED PHONE NUMBERS

Name or Office	Phone Number